

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT DISTRICT OF PENNSYLVANIA
HARRISBURG DIVISION**

In re: KENNY VELAZQUEZ	§	Case No. 1:18-bk-01402
	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Jack N. Zaharopoulos, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 04/05/2018.
- 2) The plan was confirmed on 03/01/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on 06/08/2020, 06/30/2020, 02/24/2021, 03/23/2021.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 05/21/2025.
- 6) Number of months from filing or conversion to last payment: 85.
- 7) Number of months case was pending: 88.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,178.00.
- 10) Amount of unsecured claims discharged without full payment: \$-973.52.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 111,079.50	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 111,079.50

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 4,314.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 8,112.52	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 12,426.52
Attorney fees paid and disclosed by debtor(s):	\$ 202.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
NICHOLAS G PLATT, ESQUIRE	Lgl	0.00	NA	NA	4,314.00	0.00
AMERICREDIT FINANCIAL	Sec	17,248.00	15,660.44	18,747.75	18,747.75	0.00
YORK HOSPITAL	Uns	0.00	299.53	299.53	299.53	0.00
CAPITAL ONE AUTO FINANCE	Sec	15,793.00	15,132.20	0.00	0.00	0.00
UGI UTILITIES, INC.	Uns	508.68	783.33	783.33	783.33	0.00
EMERGENCY CARE SERVICES OF	Uns	0.00	148.05	148.05	148.05	0.00
AIS PORTFOLIO SERVICE, LP	Uns	668.00	668.64	668.64	668.64	0.00
MIDLAND CREDIT MGMT;	Uns	327.00	274.12	274.12	274.12	0.00
MIDFIRST BANK	Sec	0.00	NA	NA	0.00	0.00
MILTON S HERSHEY MEDICAL	Uns	0.00	2,421.00	2,421.00	2,421.00	0.00
MILTON S HERSHEY MEDICAL	Uns	0.00	7,613.00	7,613.00	7,613.00	0.00
MIDFIRST BANK	Con	0.00	NA	NA	55,284.69	0.00
MIDFIRST BANK	Sec	80,629.00	82,086.69	7,402.20	7,402.20	0.00
MIDFIRST BANK	Sec	80,629.00	82,086.69	5,010.67	5,010.67	0.00
JONESTOWN BANK & TRUST	Uns	4,311.00	NA	NA	0.00	0.00
NATIONAL RECOVERY AGENCY	Uns	457.00	NA	NA	0.00	0.00
PENN CREDIT	Uns	340.00	NA	NA	0.00	0.00
PINNACLE HEALTH	Uns	4,325.92	NA	NA	0.00	0.00

UST Form 101-13-FR-S (9/1/2009)

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
WELLSPAN HEALTH	Uns	296.55	NA	NA	0.00	0.00

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Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 55,284.69	\$ 55,284.69	\$ 0.00
Mortgage Arrearage	\$ 7,402.20	\$ 7,402.20	\$ 0.00
Debt Secured by Vehicle	\$ 18,747.75	\$ 18,747.75	\$ 0.00
All Other Secured	\$ 5,010.67	\$ 5,010.67	\$ 0.00
TOTAL SECURED:	\$ 86,445.31	\$ 86,445.31	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL PRIORITY:	\$ 0.00	\$ 0.00	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 12,207.67	\$ 12,207.67	\$ 0.00

Disbursements:

Expenses of Administration	\$ 12,426.52	
Disbursements to Creditors	\$ 98,652.98	
TOTAL DISBURSEMENTS:		\$ 111,079.50

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 08/14/2025

By: /s/ Jack N. Zaharopoulos
STANDING CHAPTER 13 TRUSTEE

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.